
State: District of Columbia **Filing Company:** Minnesota Life Insurance Company
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.002 Joint (Last Survivor)
Product Name: Joint Life Survivorship Indexed Universal Life Insurance Policy Specification Page Change for NLGA
Project Name/Number: Joint Life Survivorship Indexed Universal Life and No Lapse Guarantee Agreement/

Filing at a Glance

Company: Minnesota Life Insurance Company
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State: District of Columbia
TOI: L09I Individual Life - Flexible Premium Adjustable Life
Sub-TOI: L09I.002 Joint (Last Survivor)
Filing Type: Form
Date Submitted: 01/13/2020
SERFF Tr Num: MNNL-132218736
SERFF Status: Submitted to State
State Tr Num:
State Status:
Co Tr Num: LPM
Implementation: On Approval
Date Requested:
Author(s): Teresa Guindon, Jacklyn Brandner, Jennifer Sieben, Christine Maki
Reviewer(s):
Disposition Date:
Disposition Status:
Implementation Date:

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General Information

Project Name: Joint Life Survivorship Indexed Universal Life and No Lapse Guarantee Agreement
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Deemer Date:
Submitted By: Jennifer Sieben
Filing Description:
NAIC#: 66168
GROUP #: 869
FEIN #: 41-0417830

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 01/09/2020
Domicile Status Comments: Minnesota, our state of domicile, was included in the Compact filing.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 01/13/2020
State Status Changed:
Created By: Jennifer Sieben
Corresponding Filing Tracking Number:

This informational filing is to make a change to 2 of our previously approved specification pages on our Individual Joint Life Survivorship Indexed Universal Life Insurance Policy, if the policy includes the previously approved No Lapse Guarantee Agreement.

The previously approved products and agreement are:

- 19-20202.08, Individual Joint Life Survivorship Indexed Universal Life Insurance Policy approved by the Department on December 19, 2019, under SERFF Tracking #MNNL-132166998.
- 19-20202-S.08, Specification pages for Accumulation focused product approved by the Department on December 19, 2019, under SERFF Tracking #MNNL-132166998.
- 19-20202-SP.08, Specification pages for Protection focused product approved by the Department on December 19, 2019, under SERFF Tracking #MNNL-132166998.
- 19-20198 – No Lapse Guarantee Agreement approved by the Department on August 23, 2019, under SERFF Tracking #MNNL-132051808.

When the No Lapse Guarantee Agreement, form 19-20198, was approved by the Department, the sample pages that were submitted reflected a single life insurance product. Because we would like to use this same agreement on a joint life insurance product, a change is needed to the specification pages. On the NLGA Value Guaranteed Maximum Monthly Cost of Insurance Rates page, four of the column headings were changed from “Age” (on the single life insurance product) to “To Anniv Date In” (on the joint life insurance product). The joint life insurance products will list the year of the anniversary date, versus the age of the insured.

A sample set of specification pages that contain all of the information for the No Lapse Guarantee Agreement has been included on the Supporting Documentation tab, along with a new Statement of Variability. The appearance of this agreement on the policy specification pages is identical for all joint life insurance products when the agreement is elected. Redline copies of the changes are included on the Supporting Documentation tab. No other changes have been made to the previously approved forms.

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Minnesota Life Insurance Company certifies that any change or modification to a variable item outside stated ranges shall be administered in accordance with the requirements in the Variability of Information section, including any requirements for prior approval of a change or modification.

Thank you for your review of this filing.

Jennifer Sieben
jennifer.sieben@securian.com
651-665-4864

Company and Contact

Filing Contact Information

Jennifer Sieben, Compliance Senior Analyst jennifer.sieben@securian.com
400 Robert Street North 651-665-4864 [Phone]
St Paul, MN 55101

Filing Company Information

Minnesota Life Insurance Company	CoCode: 66168	State of Domicile: Minnesota
400 Robert Street North	Group Code: 869	Company Type: Life
Law Department	Group Name:	Insurance
St. Paul, MN 55101-2098	FEIN Number: 41-0417830	State ID Number:
(651) 665-3500 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State:	District of Columbia	Filing Company:	Minnesota Life Insurance Company
TOI/Sub-TOI:	L09I Individual Life - Flexible Premium Adjustable Life/L09I.002 Joint (Last Survivor)		
Product Name:	Joint Life Survivorship Indexed Universal Life Insurance Policy Specification Page Change for NLGA		
Project Name/Number:	Joint Life Survivorship Indexed Universal Life and No Lapse Guarantee Agreement/		

Supporting Document Schedules

Satisfied - Item:	Specifications Pages
Comments:	Please see the attached specifications pages.
Attachment(s):	19-20202-S.08 Data Pages.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Statement of Variability
Comments:	Please see the attached Statement of Variability.
Attachment(s):	19-20202-S.08 Statement of Variability.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Redlined Documents
Comments:	Please see the attached redlined documents.
Attachment(s):	19-20202-S.08 Data Pages Redline.pdf 19-20202-S.08 Statement of Variability Redline.pdf
Item Status:	
Status Date:	

Individual Joint Life Survivorship Indexed Universal Life Insurance Policy

[Marketing Name]

Insured: [John A. Doe]
Issue Age: [35]
Sex: [Male]
Insured: [Jane M. Doe]
Issue Age: [35]
Sex: [Female]
Policy Number: [1-000-000W]
Policy Date: [June 1, 2019]
[Policy Change Date: June 1, 2020]
Death Benefit Option: [Level]

Insurance Amount as of: [June 1, 2019]
Face Amount [\$500,000]
Total Insurance Amount [\$500,000]

Premium

Monthly Initial Minimum Premium: [\$124.01] effective [June 1, 2019]
Planned Premium: [\$1,000.00] [Quarterly]
Maturity Date: [June 1, 2105]

This policy may not mature on the maturity date even if planned premiums are paid because the current cost of insurance and interest rates are not guaranteed, policy loans and partial surrenders may be taken, you may change your death benefit option or because of requested changes to your face amount of insurance. We will pay the cash surrender value or death proceeds, if any, of the policy on the maturity date. If coverage continues to the maturity date, there may be little or no cash surrender value payable.

[This policy has been changed effective [MMM DD CCYY]. The original policy data pages and any changes in effect prior to the [MMM DD CCYY] are replaced by these policy data pages. If we required evidence of insurability to change this policy, the incontestability and suicide periods with respect to the change will be measured from [MMM DD CCYY].

Signed for Minnesota Life Insurance Company
at St. Paul, Minnesota on the adjusted policy date.

[Gary R Christensen Christopher M Hilger
Secretary President]

Basic Policy

Coverage Layer

Effective: [June 1, 2019]
Insured: [John A. Doe]
Age: [35]
Sex: [Male]
Risk Class: [Standard Non-Tobacco]
Insured: [Jane M. Doe]
Age: [35]
Sex: [Female]
Risk Class: [Standard Non-Tobacco]
[Cash Extra: \$100.00 monthly charge until Month DD, CCYY]

Coverage Layer Amount

[\$500,000]

Total Base Face Amount:

[\$500,000]

Additional Agreements

[No Lapse Guarantee Agreement

Effective: [June 1, 2019]

[There is a monthly charge for this agreement.]]

INFORMATION ABOUT THE AVAILABLE ACCOUNTS

[FIXED ACCOUNTS

Fixed Account A: [Long Term Strategy]
 [Fixed Account B]: [Dollar Cost Averaging]

[INDEXED ACCOUNTS

INDICES:

] INDEX WEIGHT:

[Indexed Account A: [Standard & Poor's 500® Composite Stock Price Index excluding dividends, or its successor. (1)] [100%]

Segment Term: 1 year

Index Credit Term: 1 year

Maximum Index Segment Charge: 0%

Participation Rate: 100%

Growth Floor: 0%

Growth Cap: [10.50% in effect on June 1, 2019]

Minimum Growth Cap: 2.00%

The Growth Cap will never be less than 2.00% for any segment.]

[Indexed Account B: [Standard & Poor's 500® Composite Stock Price Index excluding dividends, or its successor. (1)] [100%]

Segment Term: 1 year

Index Credit Term: 1 year

Maximum Index Segment Charge: 0%

Participation Rate: 140%

Growth Floor: 0%

Growth Cap: [6.50% in effect on June 1, 2019]

Minimum Growth Cap: 1.43%

The Growth Cap will never be less than 1.43% for any segment.]

[Indexed Account D: [Standard & Poor's 500® Composite Stock Price Index excluding dividends, or its successor. (1)] [100%]

Segment Term: 3 years

Index Credit Term:	3 years
Maximum Index Segment Charge:	0%
Participation Rate:	140%
Growth Floor:	0%
Growth Cap:	[25.00% in effect on June 1, 2019]
Minimum Growth Cap:	4.37%

The Growth Cap will never be less than 4.37% for any segment.]

INDEXED ACCOUNTS

INDICES:

INDEX WEIGHT:

[Indexed Account E:

[This Indexed Account includes the following indices:]

[The Barclay's Capital U.S. Aggregate Bond Index, U.S. investment grade, fixed rate bond market securities, including government, government agency, corporate, and mortgage-backed securities. (2)] [35%]

[Standard & Poor's 500® Composite Stock Price Index excluding dividends, or its successor. (1)] [35%]

[Euro STOXX 50® Index excluding dividends, European 50 blue chip stocks from 12 Eurozone countries, or its successor. (3)] [20%]

[Russell 2000® Index, equity index measuring 2000 smallest companies in the Russell 3000® Index of biggest U.S. Stocks, or its successor. (4)] [10%]

Segment Term:	1 year
Index Credit Term:	1 year
Maximum Index Segment Charge:	0%
Participation Rate:	100%
Growth Floor:	0%
Growth Cap:	[14.00% in effect on June 1, 2019]
Minimum Growth Cap:	2.00%

The Growth Cap will never be less than 2.00% for any segment.]

[Indexed Account F:

[Euro STOXX 50® Index excluding dividends, European 50 blue chip stocks from 12 Eurozone countries, or its successor. (3)] [100%]

Segment Term:	1 year
Index Credit Term:	1 year
Maximum Index Segment Charge:	0%

Participation Rate: 100%

Growth Floor: 0%

Growth Cap: [12.25% in effect on June 1, 2019]

Minimum Growth Cap: 2.00%

The Growth Cap will never be less than 2.00% for any segment.]

[Indexed Account G:

[Standard & Poor's 500® Low Volatility Index
excluding dividends, or its successor. (1)]

[100%]

Segment Term: 1 year

Index Credit Term: 1 year

Indexed Account Charge: Maximum of .05%

Maximum Index Segment Charge: 0%

Participation Rate: [85%] in effect on [December 1, 2018]

Growth Floor: 0%

Growth Cap: [Unlimited] in effect on [December 1, 2018]

Minimum Growth Cap: 2.00%]

[Indexed Loan Account:

[This Indexed Account includes the
following indices:]

[The Barclay's Capital U.S. Aggregate Bond Index,
U.S. investment grade, fixed rate bond market
securities, including government, government
agency, corporate, and mortgage-backed securities.
(2)]

[35%]

[Standard & Poor's 500® Composite Stock Price
Index excluding dividends, or its successor. (1)]

[35%]

[Euro STOXX 50® Index excluding dividends,
European 50 blue chip stocks from 12 Eurozone
countries, or its successor. (3)]

[20%]

[Russell 2000® Index, equity index measuring 2000
smallest companies in the Russell 3000® Index of
biggest U.S. Stocks, or its successor. (4)]

[10%]

Segment Term: 1 year

Index Credit Term: 1 year

Maximum Index Segment Charge: 0%

[1-000-000W]

Participation Rate:	100%
Growth Floor:	0%
Growth Cap:	[14.00% in effect on June 1, 2019]
Minimum Growth Cap:	2.00%

The Growth Cap will never be less than 2.00% for any segment.]

INDEX-LINKED RETURNS FOR [STANDARD & POOR'S 500®, AND EURO STOXX 50® INDEX], DO NOT INCLUDE THE PORTION OF RETURNS GENERATED BY THE UNDERLYING INDEX THAT COME FROM DIVIDENDS.

ANY ELEMENT DEFINED FOR A SEGMENT ON A SEGMENT DATE FOR EACH INDEXED ACCOUNT OR INDEXED LOAN ACCOUNT CAN BE CHANGED BY MINNESOTA LIFE. ANY CHANGE IN THE ELEMENT WOULD AFFECT THE INDEX CREDITS, AND WOULD THUS AFFECT THE ACCUMULATION VALUE IN THAT INDEXED ACCOUNT OR INDEXED LOAN ACCOUNT. ANY CHANGE IN THE ELEMENT IS SUBJECT TO ANY GUARANTEE AND WILL BE BASED ON FUTURE ANTICIPATED EXPERIENCE.

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Policy Loan Information

Fixed Interest Rate:	4.00%
Variable Interest Rate:	[4.25%] effective through [May 31, 2020]
Variable Interest Rate Factor:	[1.0%]
Variable Interest Rate Policy Loans Available:	[June 1, 2024]
Lockout Period:	[12 months]
[Indexed Policy Loan Interest Rate:	[5%]]
[Indexed Interest Rate Policy Loans Available:	[June 1, 2024]]

Other Important Information

Interim Account Transfer Date:	[The 3 rd Friday of each month]
Death Benefit Qualification Test:	[Guideline Premium Test]
Guaranteed Interest Rate:	2.00%
Net Amount at Risk Divisor:	1.001652

Nonforfeiture Mortality Table: [2017 Commissioners Standard Ordinary Gender Distinct, Tobacco Distinct, Age Nearest Birthday, Ultimate Mortality Table]

[2017 Commissioners Standard Ordinary Tobacco Distinct, Age Nearest Birthday, Table B (80% Male, 20% Female), Ultimate Mortality Table]

Industry Standard Regulation: NAIC Universal Life Insurance Model Regulation #585.

[Guideline Premium Test Death Benefit Percentage Factors:

<u>Age of Younger Insured</u>	<u>Percentage</u>	<u>Age of Younger Insured</u>	<u>Percentage</u>	<u>Age of Younger Insured</u>	<u>Percentage</u>
0-40	250%	54	157%	68	117%
41	243%	55	150%	69	116%
42	236%	56	146%	70	115%
43	229%	57	142%	71	113%
44	222%	58	138%	72	111%
45	215%	59	134%	73	109%
46	209%	60	130%	74	107%
47	203%	61	128%	75-90	105%
48	197%	62	126%	91	104%
49	191%	63	124%	92	103%
50	185%	64	122%	93	102%
51	178%	65	120%	94	101%
52	171%	66	119%	95-121	100%]
53	164%	67	118%		

[Cash Value Accumulation Test Table of Factors

The values represent the applicable attained age CVAT factors at each policy anniversary. Please contact us for the CVAT factors that occur on dates other than the policy anniversary.

<u>FACTOR</u>	<u>TO ANNIV DATE IN</u>	<u>FACTOR</u>	<u>TO ANNIV DATE IN</u>	<u>FACTOR</u>	<u>TO ANNIV DATE IN</u>	<u>FACTOR</u>	<u>TO ANNIV DATE IN</u>
[8.4588	2020	3.1928	2045	1.3426	2070	1.0000	2095
8.1335	2021	3.0724	2046	1.3100	2071	1.0000	2096
7.8208	2022	2.9569	2047	1.2801	2072	1.0000	2097
7.5202	2023	2.8460	2048	1.2527	2073	1.0000	2098
7.2313	2024	2.7396	2049	1.2278	2074	1.0000	2099
6.9536	2025	2.6376	2050	1.2053	2075	1.0000	2100
6.6867	2026	2.5398	2051	1.1848	2076	1.0000	2101
6.4301	2027	2.4460	2052	1.1661	2077	1.0000	2102
6.1835	2028	2.3561	2053	1.1487	2078	1.0000	2103
5.9464	2029	2.2700	2054	1.1322	2079	1.0000	2104
5.7185	2030	2.1876	2055	1.1157	2080	1.0000	2105]]
5.4994	2031	2.1088	2056	1.0986	2081		
5.2888	2032	2.0334	2057	1.0803	2082		
5.0863	2033	1.9614	2058	1.0595	2083		

4.8917	2034	1.8928	2059	1.0339	2084
4.7046	2035	1.8276	2060	1.0000	2085
4.5248	2036	1.7655	2061	1.0000	2086
4.3520	2037	1.7066	2062	1.0000	2087
4.1859	2038	1.6508	2063	1.0000	2088
4.0264	2039	1.5980	2064	1.0000	2089
3.8731	2040	1.5482	2065	1.0000	2090
3.7259	2041	1.5014	2066	1.0000	2091
3.5845	2042	1.4576	2067	1.0000	2092
3.4486	2043	1.4166	2068	1.0000	2093
3.3182	2044	1.3783	2069	1.0000	2094

Maximum Monthly Cost of Insurance Rates

[The maximum monthly cost of insurance rates for this combination of risk class are listed per \$1,000 of net amount at risk. The rate is applied to the base coverage.]

RATE	TO ANNIV DATE IN	RATE	TO ANNIV DATE IN	RATE	TO ANNIV DATE IN	RATE	TO ANNIV DATE IN
[0.00008	2020	0.09647	2045	5.85338	2070	75.47284	2095
0.00026	2021	0.11609	2046	6.67629	2071	83.17960	2096
0.00048	2022	0.14025	2047	7.72437	2072	83.33333	2097
0.00073	2023	0.16889	2048	8.86433	2073	83.33333	2098
0.00102	2024	0.20234	2049	10.10084	2074	83.33333	2099
0.00136	2025	0.24143	2050	11.33218	2075	83.33333	2100
0.00177	2026	0.28636	2051	12.22439	2076	83.33333	2101
0.00228	2027	0.33768	2052	13.42338	2077	83.33333	2102
0.00291	2028	0.39743	2053	14.98048	2078	83.33333	2103
0.00369	2029	0.46574	2054	16.88145	2079	83.33333	2104
0.00467	2030	0.54748	2055	19.21169	2080	83.33333	2105]
0.00584	2031	0.64438	2056	21.49846	2081		
0.00730	2032	0.76481	2057	23.94682	2082		
0.00888	2033	0.90311	2058	24.75310	2083		
0.01077	2034	1.06159	2059	26.35975	2084		
0.01316	2035	1.24527	2060	28.73671	2085		
0.01607	2036	1.45678	2061	31.23543	2086		
0.01980	2037	1.70511	2062	34.13909	2087		
0.02430	2038	1.99759	2063	37.45990	2088		
0.02992	2039	2.33783	2064	41.31436	2089		
0.03695	2040	2.72825	2065	45.73402	2090		
0.04547	2041	3.21523	2066	50.58031	2091		
0.05561	2042	3.76975	2067	55.90818	2092		
0.06702	2043	4.37520	2068	61.68799	2093		
0.08041	2044	5.06393	2069	68.20109	2094		

Other Policy Charges

Premium Charge

A maximum of 10% of each premium paid.

Monthly Policy Charge

The Monthly Policy Charge will not exceed \$30.00 per month plus \$0.0125 per \$1,000 of face amount per month.

Transaction Charge

The maximum Transaction Charge is \$200.00 per transaction.

Illustrative Report Charge

The maximum charge for an additional annual illustration is \$250.00.

Policy Issue Charge

Each of the following Policy Issue Charge(s) will be assessed monthly against the accumulation value.

<u>Amount</u>	<u>Effective</u>	<u>Until</u>
[\$90.00	June 1, 2019	May 31, 2029]

Electronic Funds Transfer Charge

The maximum Electronic Funds Transfer Charge will not exceed \$250.00 per transfer when amounts are transferred from your policy.

[No Lapse Guarantee Agreement Charge

The monthly NLGA charge will not exceed [\$0.35] per \$1,000 of face amount per month.]

[No Lapse Guarantee Agreement (NLGA) Account Value Information

NLGA Interest Rate: [5.00%]
NLGA Net Amount at Risk Divisor: [1.004074]
NLGA Premium Charge: A maximum of [15.0%] of each premium paid.
NLGA Annual Premium Limitation: [\$82,740]

NLGA Policy Issue Charge

<u>Amount</u>	<u>Effective</u>	<u>Until</u>
[\$68.33	June 1, 2019	June 1, 2044)]

[NLGA Value [Preferred Non-Tobacco] Guaranteed Maximum Monthly Cost of Insurance Rates

The NLGA Value [preferred non-tobacco] guaranteed maximum monthly cost of insurance rates are listed per \$1,000 of net amount at risk. [For a special risk class the cost of insurance rates are a multiple of the rating percentage and never larger than 83.33333.]

<u>RATE</u>	<u>TO ANNIV DATE IN</u>	<u>RATE</u>	<u>TO ANNIV DATE IN</u>	<u>RATE</u>	<u>TO ANNIV DATE IN</u>	<u>RATE</u>	<u>TO ANNIV DATE IN</u>
[0.02942	2020	0.26950	2045	3.98275	2070	23.81708	2095
0.03117	2021	0.30125	2046	4.44683	2071	25.20375	2096
0.03267	2022	0.34008	2047	4.90883	2072	26.67142	2097
0.03525	2023	0.38392	2048	5.46000	2073	28.22400	2098
0.03758	2024	0.43033	2049	6.05025	2074	29.86708	2099
0.04017	2025	0.47975	2050	6.53650	2075	31.60692	2100
0.04367	2026	0.53033	2051	7.12483	2076	33.44733	2101
0.04800	2027	0.58200	2052	7.74800	2077	35.39467	2102
0.05292	2028	0.63808	2053	8.41000	2078	37.45517	2103
0.05875	2029	0.69658	2054	9.11542	2079	39.63658	2104
0.06550	2030	0.76758	2055	9.86208	2080	41.85075	2105]
0.07200	2031	0.84742	2056	10.49950	2081		
0.07917	2032	0.95208	2057	11.17808	2082		
0.08350	2033	1.06350	2058	11.89933	2083		
0.08850	2034	1.18175	2059	12.66650	2084		
0.09550	2035	1.31183	2060	13.49333	2085		
0.10375	2036	1.45483	2061	14.27892	2086		
0.11500	2037	1.62158	2062	15.12267	2087		
0.12725	2038	1.81742	2063	16.01475	2088		
0.14283	2039	2.04492	2064	16.95967	2089		
0.16208	2040	2.29517	2065	17.94675	2090		
0.18183	2041	2.57158	2066	18.99217	2091		
0.20325	2042	2.87308	2067	20.09750	2092		
0.22192	2043	3.20158	2068	21.26833	2093		
0.24350	2044	3.56867	2069	22.50692	2094		

Surrender Value Proceeds or Death Proceeds Alternative Settlement Options

Option 1: Interest Payments

Please refer to the "Payment of Surrender Value Proceeds or Death Proceeds" section of your policy.

Option 2: Payments for a Specified Period

Monthly payments per \$1,000 of proceeds applied under this option are shown below.

<u>Number of Years</u>	<u>Monthly Payments</u>
5	\$17.08
10	8.75
15	5.98
20	4.59
25	3.76

Option 3: Life Income

[Monthly payments per \$1,000 of proceeds based on the [Annuity 2000 Table] and applied under this option are shown below.

Life Income with Payments Guaranteed for Male

<u>Age</u>	<u>Life</u>	<u>5 Years</u>	<u>10 Years</u>	<u>20 Years</u>
[50	\$2.98	\$2.98	\$2.97	\$2.89
55	3.37	3.37	3.34	3.20
60	3.89	3.87	3.82	3.55
65	4.58	4.55	4.43	3.90
70	5.54	5.46	5.20	4.21
75	6.87	6.67	6.08	4.43]

Life Income with Payments Guaranteed for Female

<u>Age</u>	<u>Life</u>	<u>5 Years</u>	<u>10 Years</u>	<u>20 Years</u>
[50	\$2.75	\$2.74	\$2.74	\$2.70
55	3.08	3.08	3.06	2.99
60	3.52	3.51	3.49	3.34
65	4.11	4.09	4.03	3.72
70	4.93	4.89	4.75	4.09
75	6.12	6.01	5.66	4.37]

[Monthly payments for each \$1,000 of proceeds based on the [Annuity 2000 Table] and applied under this option are shown below.

Life Income with Payments Guaranteed for Unisex

<u>Age</u>	<u>Life</u>	<u>5 Years</u>	<u>10 Years</u>	<u>20 Years</u>
[50	\$2.79	\$2.79	\$2.78	\$2.74
55	3.14	3.14	3.12	3.04
60	3.59	3.58	3.55	3.38
65	4.20	4.18	4.11	3.76
70	5.05	5.00	4.84	4.12
75	6.26	6.14	5.75	4.38]

Option 4: Payments of a Specified Amount

Please refer to the "Payment of Surrender Value Proceeds or Death Proceeds" section of your policy.

Settlement Option Guaranteed Annual Interest Rate: 1%

Surrender Charges

The maximum Surrender Charges shown below will be assessed against the accumulation value at the time this policy is surrendered in full.

<u>Amount</u>	<u>Through</u>	<u>Amount</u>	<u>Through</u>	<u>Amount</u>	<u>Through</u>
\$11,049.24	07/2019	\$10,665.24	11/2022	\$10,258.08	03/2026
\$11,049.24	08/2019	\$10,665.24	12/2022	\$10,258.08	04/2026
\$11,049.24	09/2019	\$10,665.24	01/2023	\$10,258.08	05/2026
\$11,049.24	10/2019	\$10,665.24	02/2023	\$10,258.08	06/2026
\$11,049.24	11/2019	\$10,665.24	03/2023	\$10,117.00	07/2026
\$11,049.24	12/2019	\$10,665.24	04/2023	\$10,117.00	08/2026
\$11,049.24	01/2020	\$10,665.24	05/2023	\$10,117.00	09/2026
\$11,049.24	02/2020	\$10,665.24	06/2023	\$10,117.00	10/2026
\$11,049.24	03/2020	\$10,532.16	07/2023	\$10,117.00	11/2026
\$11,049.24	04/2020	\$10,532.16	08/2023	\$10,117.00	12/2026
\$11,049.24	05/2020	\$10,532.16	09/2023	\$10,117.00	01/2027
\$11,049.24	06/2020	\$10,532.16	10/2023	\$10,117.00	02/2027
\$10,923.74	07/2020	\$10,532.16	11/2023	\$10,117.00	03/2027
\$10,923.74	08/2020	\$10,532.16	12/2023	\$10,117.00	04/2027
\$10,923.74	09/2020	\$10,532.16	01/2024	\$10,117.00	05/2027
\$10,923.74	10/2020	\$10,532.16	02/2024	\$10,117.00	06/2027
\$10,923.74	11/2020	\$10,532.16	03/2024	\$9,973.16	07/2027
\$10,923.74	12/2020	\$10,532.16	04/2024	\$9,973.16	08/2027
\$10,923.74	01/2021	\$10,532.16	05/2024	\$9,973.16	09/2027
\$10,923.74	02/2021	\$10,532.16	06/2024	\$9,973.16	10/2027
\$10,923.74	03/2021	\$10,396.45	07/2024	\$9,973.16	11/2027
\$10,923.74	04/2021	\$10,396.45	08/2024	\$9,973.16	12/2027
\$10,923.74	05/2021	\$10,396.45	09/2024	\$9,973.16	01/2028
\$10,923.74	06/2021	\$10,396.45	10/2024	\$9,973.16	02/2028
\$10,795.75	07/2021	\$10,396.45	11/2024	\$9,973.16	03/2028
\$10,795.75	08/2021	\$10,396.45	12/2024	\$9,973.16	04/2028
\$10,795.75	09/2021	\$10,396.45	01/2025	\$9,973.16	05/2028
\$10,795.75	10/2021	\$10,396.45	02/2025	\$9,973.16	06/2028
\$10,795.75	11/2021	\$10,396.45	03/2025	\$9,826.54	07/2028
\$10,795.75	12/2021	\$10,396.45	04/2025	\$9,826.54	08/2028
\$10,795.75	01/2022	\$10,396.45	05/2025	\$9,826.54	09/2028
\$10,795.75	02/2022	\$10,396.45	06/2025	\$9,826.54	10/2028
\$10,795.75	03/2022	\$10,258.08	07/2025	\$9,826.54	11/2028
\$10,795.75	04/2022	\$10,258.08	08/2025	\$9,826.54	12/2028
\$10,795.75	05/2022	\$10,258.08	09/2025	\$9,826.54	01/2029
\$10,795.75	06/2022	\$10,258.08	10/2025	\$9,826.54	02/2029
\$10,665.24	07/2022	\$10,258.08	11/2025	\$9,826.54	03/2029
\$10,665.24	08/2022	\$10,258.08	12/2025	\$9,826.54	04/2029
\$10,665.24	09/2022	\$10,258.08	01/2026	\$9,826.54	05/2029
\$10,665.24	10/2022	\$10,258.08	02/2026	\$9,826.54	06/2029]

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SECTION:	VARIABLE DATA	EXPLANATION
Marketing Name	Marketing Name	This is bracketed to display the current marketing name for the product.
Insured	36 characters	First Individual Insured's Name
Issue Age	Range: 20 through 90	Issue Age of first insured
Sex	Male, Female, Unisex	Defines Sex for rates
Insured	36 characters	Second Individual Insured's Name
Issue Age	Range: 20 through 90	Issue Age of second insured
Sex	Male, Female, Unisex	Defines Sex for rates
Policy Number	Alphanumeric value – 8 digits/characters long	Varies by policy.
Policy Date	Effective Date of the policy: Month, DD, CCYY	Defines policy as a new issue
Policy Change Date	Policy Change Date: Month, DD, CCYY	A. This only prints on a new set of data pages when a policy change has been made. B. Subsequent changes, only the date will be updated.
Death Benefit Option	Level Increasing Sum of Premiums	Displays Death Benefit Option in effect as of the policy date or most recent policy change date.
Insurance Amount as of	Date: Month, DD, CCYY	Effective date of the policy.
Face Amount	Amount (\$x,xxx,xxx.xx)	Face amount of policy - varies by policy.
Total Insurance Amount	Amount (\$x,xxx,xxx.xx)	Face amount plus term insurance amount, if any, varies by policy.
Monthly Initial Minimum Premium	Amount (\$x,xxx,xxx.xx) Date (Month, DD, CCYY)	A. Defines the minimum monthly amount of premium used to determine the minimum payment required to put the policy in force. B. Effective date of coverage.

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Planned Premium	\$X,XXX,XXX.XX Monthly \$X,XXX,XXX.XX Quarterly \$X,XXX,XXX.XX Semiannual \$X,XXX,XXX.XX Annual	Defines premium amount and mode the owner intends to pay.
Maturity Date	Date policy matures: Month, DD, CCYY	Varies by policy.
Policy Change Paragraph	Policy change text concerning new suicide and incontestable periods. Date of change to the policy: Month, DD, CCYY	Prints when there is a post effective change to the inforce policy. Subsequent changes, only the date will be updated.
Officer Names and Titles	Change in Officer Name or Title	In the event the title or name of an officer signing the policy or contract forms changes, any new title or name utilized will be the title or name of an officer of the company.
Basic Policy – Coverage Layer Repeats for second insured	All information in each coverage layer is specific to that layer. a. Effective: Month, DD, CCYY b. Insured c. Age d. Sex e. Risk Class	a. New issue creates one coverage layer with the effective date of issue. b. Individual Insured's Name c. Age as of the effective date. d. Sex of insured e. One of the 8 risk classes offered. The risk class is unique to each insured within each coverage layer. <ul style="list-style-type: none"> Preferred Select Non-Tobacco Preferred Non-Tobacco Preferred Tobacco Non-Tobacco Plus Standard Non-Tobacco Standard Tobacco Special Risk XXX% Tobacco Special Risk XXX% Non-Tobacco
Cash Extra	Amount, Month, DD, CCYY	Cash extra can be either temporary or permanent dependent upon extra risk of health or avocation. This will only print if the policy has a cash extra.
Coverage Layer Amount	Amount (\$x,xxx,xxx.xx)	Specific to each coverage layer

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Total Base Face Amount	Amount (\$x,xxx,xxx.xx)	Total face amount of policy varies by policy; totals all coverage layers
Policy Number (repeats on each page)	Alphanumeric value – 8 digits/characters long	Varies by policy.
Additional Agreements (a) Lists optional agreements available for this policy. (b) Only those Optional agreements chosen by owner will print. (c) If no agreements chosen, this section will not print	Only newly filed agreements for this product are displayed in this section. Previously approved agreements that will appear in this section of the Data Pages, have been listed on other Statements of Variability. No Lapse Guarantee Agreement	The effective date for any agreement will be the date the agreement is issued with a new policy or added to an in force policy. No Lapse Guarantee Agreement (a) Effective date of agreement (b) Statement of whether there is a monthly charge for the agreement. This statement will not appear if the charge is zero.
Page Numbers (bottom right of each page)	Page number starting with 1.2 Current: 1.2 – 1.17 Range: 1.2 – 1.30	The page number each section appears on will vary by policy.
Fixed Accounts	Currently: Fixed Account A (will always be available) Fixed Account B Range: Minimum of 1 Fixed Account Maximum of 20 Fixed Accounts	Itemizes all the Fixed Accounts the company is offering at that point in time and their respective short description. All available accounts will always display regardless of the specific accounts chosen by the owner. Accounts may be added or discontinued at any time pursuant to contract language requirements.
Indexed Accounts	Currently: Indexed Account A Indexed Account B Indexed Account D Indexed Account E Indexed Account F Indexed Account G Range: Minimum of 1 Indexed Account Maximum of 20 Indexed Accounts	Itemizes all the indexed accounts available at that point in time and their respective descriptions. All accounts available at that point in time will always display regardless of the specific accounts chosen by the owner. Any combination of approved indexed accounts and their respective descriptions may be offered.

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		Accounts may be added at any time pursuant to prior approval from the state where the policy was issued.
Indexed Accounts A	<p>Itemizes each Account's details</p> <ul style="list-style-type: none"> a. Short description of the Index b. Growth Cap Range: 2% through 200% Effective Date: Month Date, CCYY c. Index Weight Range: 1% to 100% 	<p>Will only print if available.</p> <ul style="list-style-type: none"> a. Legal short description of the Index(s). May only change upon specific directive from the Index as to their new legal description to be used. b. Growth Cap maximum credit percentage. Specific to the Account and can change at issue or policy change. The growth cap can change monthly and will be noted on the annual statement that is sent to the policyholder. c. Each indexed account has a weight assigned to each index used in that indexed account. The weight represents the percentage of each index growth rate used in the segment growth rate calculation.
Index Account B	<p>Itemizes each Account's details.</p> <ul style="list-style-type: none"> a. Short description of the Index b. Growth Cap Range: 1.43% through 200% Effective Date: Month Date, CCYY c. Index Weight Range: 1% to 100% 	Same as above
Index Account D	<p>Itemizes each Account's details.</p> <ul style="list-style-type: none"> a. Short description of the Index b. Growth Cap Range: 4.37% through 200% Effective Date: Month Date, CCYY c. Index Weight Range: 1% to 100% 	Same as above
Index Account E	<p>Itemizes each Account's details.</p> <ul style="list-style-type: none"> a. Short description of the Index b. Growth Cap Range 2% through 200% Effective Date: Month Date, CCYY c. Index Weight Range: 1% to 100% 	Same as above

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Index Account F	<p>Itemizes each Account's details.</p> <ul style="list-style-type: none"> a. Short description of the Index b. Growth Cap Range: 2% through 200% Effective Date: Month Date, CCYY c. Index Weight Range: 1% to 100% 	Same as above
Indexed Account G	<p>Itemizes each Account's details</p> <ul style="list-style-type: none"> a. Short description of the Index b. Participation Rate: Range: 30% through 200% Effective Date: Month Date, CCYY c. Growth Cap – Currently Unlimited Range: 2.00% through Unlimited Effective Date: Month Date, CCYY d. Index Weight Range: 1% to 100% 	<p>Will only print if available</p> <ul style="list-style-type: none"> a. Legal short description of the Index(s). May only change upon specific directive from the Index as to their new legal description to be used. b. Participation rate used to calculate the index credit for each segment at end of index credit term. It can change for any new segment that is created. c. Growth Cap maximum credit percentage. Specific to the Account and can vary at issue or policy change. The growth cap can change monthly and will be noted on the annual statement that is sent to the policyholder. d. Each indexed account has a weight assigned to each index used in that indexed account. The weight represents the percentage of each index growth rate used in the segment growth rate calculation.
Index Loan Account	<p>Itemizes each Account's details.</p> <ul style="list-style-type: none"> a. Short description of the Index b. Index Weight Range: 1% to 100% c. Growth Cap Range 2% through 200% Effective Date: Month Date, CCYY 	<ul style="list-style-type: none"> a. Legal short description of the Index(s). May only change upon specific directive from the Index as to their new legal description to be used. b. Each indexed account has a weight assigned to each index used in that indexed account. The weight represents the percentage of each index growth rate used in the segment growth rate calculation.

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		c. Growth Cap maximum credit percentage. Specific to the Account and can change at issue or policy change. The growth cap can change monthly and will be noted on the annual statement that is sent to the policyholder.
Index Dividend Disclosure	Name of Index	Only the names of any applicable index will print.
Index Disclosures	Full legal description and disclosure of legal permission to use said index. Prints immediately following the complete list of indices. Only one disclosure will print for an index regardless of the number of times an index is used in different indices.	Includes numerical footnote key for each index to the full description of the external index and permission to use the index. Description and/or disclosure may change if "index owner" notifies us language change is required. Additional disclosures may be added for any new Index.
Variable Interest Rate	Currently 4.25% guaranteed for one year from date of issue Range: 2% to 25% Date for how long variable interest rate is in effect.	Rate in effect at issue date for the first policy year. Varies annually based on outside index.
Variable Interest Rate Factor	Currently: 1% Range: 0.05% - 5.0%	Maximum guaranteed for life of the policy. Any change will apply to new issues only.
Variable Interest Rate Policy Loans Available Date	Currently: 5 years from policy date Range: 0-10 years from policy date	Date Variable Interest Rate Loans are available on this policy.
Lockout Period	Currently: 12 months Range: 1 – 24 months	The period of time during which no transfers from Fixed Account A to the Indexed Accounts will be allowed. Begins anytime a fixed interest rate loan is taken.
Indexed Policy Loan Interest Rate	Currently: 5% Range: 2% to 8%	Rate in effect at issue date for the first policy year. Varies annually based on outside index.
Indexed Interest Rate Policy Loans Available	Currently: 5 years from policy date Range: 0-10 years from policy date	Date Indexed Interest Rate Policy Loans are available on this policy.

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Interim Account Transfer Date	Currently the 3 rd Friday of each month. Could be any day of the month.	Date money is transferred from the interim account to the fixed and/or indexed accounts or between the fixed and indexed accounts. Not anticipated to change. If it changes, new transfer date would apply to new issues only.
Death Benefit Qualification Test	Cash Value Accumulation Test, or Guideline Premium Test	IRS life insurance qualification test is chosen by owner at issue. Once chosen, it cannot change.
Nonforfeiture Mortality Table	The name of the table that is used for the basis for the calculations of the nonforfeiture values.	Only one name of the table will print corresponding to the sex at issue (sex distinct or unisex).
Guideline Premium Test Death Benefit Percentage Factors	Guideline Premium Test percentage factors do not change.	Percentage Factors section will only print if Guideline Premium Test is chosen as Death Benefit Qualification Test
Cash Value Accumulation Test Death Benefit Percentage Factors	The table of Cash Value Accumulation Test factors by policy anniversary along with the percent.	This will only print if Cash Value Accumulation Test is chosen as Death Benefit Qualification Test. CVAT factors will be shown beginning with the first policy year until the factor applicable on the anniversary when the younger insured is age 120. These factors will vary based on the Nonforfeiture Mortality Table.
Maximum Monthly Cost of Insurance Rates page	Depending on the agreements attached, the wording will change.	If the Term Insurance Agreement is attached, the wording at the top of the page will so indicate that Agreement. Rates are guaranteed and vary for each policy by a combination of both the insured's and the second insured's age at issue, sex, and tobacco status.
Policy Issue Charge	Charge Amount: Unique to each coverage layer. Range: \$0.00 to \$2.50 per \$1,000 of Face Amount, per month. Effective: Month, DD, CCYY Until: Month, DD, CCYY	Will be one line of data for each coverage layer. Any additional line will coincide with each additional layer of coverage, if any.

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November 19, 2019**

Minnesota Life Insurance Company certifies that any change or modification to a variable item shall be administered in accordance with the requirements in the Variability of Information section, including any requirements for prior approval of a change or modification.

No Lapse Guarantee Agreement Charge	Current Charge: \$0.35 Range: \$0.00 to \$2.50	Will only print if the No Lapse Guarantee Agreement is on the policy and if the charge is greater than \$0.00. If agreement charge changes, it will be for new issues only.
No Lapse Guarantee Agreement (NLGA) Account Value Information	<p>NLGA Interest Rate: Current 5.0% Range: 0.5% - 10.0%</p> <p>NLGA net amount at risk divisor Current 1.004074 Range: 1.000416 – 1.007974</p> <p>NLGA Premium Charge Current 15.0% Range: 0.1% to 30.0%</p> <p>NLGA Annual Premium Limitation (\$x,xxx,xxx) Current: \$82,740 Range: \$1 - \$999,999,999</p> <p>NLGA Policy Issue Charge Charge Amount: Unique to each layer. Range: \$.01 to \$30.00 per thousand</p> <p>Effective: Month, DD, CCYY Until: Month, DD, CCYY</p>	<p>This page will only print if the owner has selected the No Lapse Guarantee Agreement</p> <p>Current charges, percentages, year ranges not anticipated to change. If any changes, they would apply to new issues only.</p> <p>NLGA Annual Premium Limitation varies by policy.</p> <p>NLGA Policy Issue Charge assessed monthly at issue and on each increase in net amount at risk.</p>
NLGA Value Guaranteed Maximum Monthly Cost of Insurance Rates	<p>One of the 8 risk classes offered. The risk class is unique within each coverage layer:</p> <p>Preferred Select Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Preferred Tobacco Standard Non-Tobacco Standard Tobacco Special Risk XXX% Tobacco Special Risk XXX% Non-Tobacco</p>	<p>This page will only print if the owner has selected the No Lapse Guarantee Agreement.</p> <p>The risk class is unique to each insured within each coverage layer.</p>
NLGA Value Guaranteed maximum Monthly Cost	One of the 8 risk classes offered.	The risk class is unique to each insured within each coverage layer.

**INDIVIDUAL JOINT LIFE SURVIVORSHIP
INDEXED UNIVERSAL LIFE INSURANCE POLICY
Form 19-20202-S.08 – POLICY DATA PAGES
STATEMENT of VARIABILITY
November 19, 2019**

Minnesota Life Insurance Company certifies that any change or modification to a variable item shall be administered in accordance with the requirements in the Variability of Information section, including any requirements for prior approval of a change or modification.

of Insurance Rates (statement)	The risk class is unique within each coverage layer: Preferred Select Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Preferred Tobacco Standard Non-Tobacco Standard Tobacco Special Risk XXX% Tobacco Special Risk XXX% Non-Tobacco	
NLGA Value Guaranteed maximum Monthly Cost of Insurance Rates	Statement about special risk class	This statement will only print if the policy has a rating.
NLGA maximum Monthly Cost of Insurance Rates table	Calendar year and rate Rate range: 0.00001 - 83.33333	Varies by policy
Surrender Value Proceeds or Death Proceeds Alternative Settlement Options	The policy owner or beneficiary may select one of the settlement options identified in the 'Payment of Surrender Value Proceeds or Death Proceeds' section of the policy.	Only the table corresponding to the sex at issue for the settlement option 3 (sex distinct or unisex) will vary. The applicable table will print on the data pages.
Option 3 Life Income	Annuity 2000 Table Table of Values	The name of the annuity table that is used. If changed, it will be for new issues only to reflect updates in annuity mortality. The values will be updated to correspond with the table that is used.
Surrender Charges	Months, years and charges	First paragraph never changes. Month varies by beginning month of issue. Charge varies by month, underwriting class, face amount, tobacco status

Individual Joint Life Survivorship Indexed Universal Life Insurance Policy

[Marketing Name]

Insured: [John A. Doe]
Issue Age: [35]
Sex: [Male]
Insured: [Jane M. Doe]
Issue Age: [35]
Sex: [Female]
Policy Number: [1-000-000W]
Policy Date: [June 1, 2019]
[Policy Change Date: June 1, 2020]
Death Benefit Option: [Level]

Insurance Amount as of: [June 1, 2019]
Face Amount [\$500,000]
Total Insurance Amount [\$500,000]

Premium

Monthly Initial Minimum Premium: [\$124.01] effective [June 1, 2019]
Planned Premium: [\$1,000.00] [Quarterly]
Maturity Date: [June 1, 2105]

This policy may not mature on the maturity date even if planned premiums are paid because the current cost of insurance and interest rates are not guaranteed, policy loans and partial surrenders may be taken, you may change your death benefit option or because of requested changes to your face amount of insurance. We will pay the cash surrender value or death proceeds, if any, of the policy on the maturity date. If coverage continues to the maturity date, there may be little or no cash surrender value payable.

[This policy has been changed effective [MMM DD CCYY]. The original policy data pages and any changes in effect prior to the [MMM DD CCYY] are replaced by these policy data pages. If we required evidence of insurability to change this policy, the incontestability and suicide periods with respect to the change will be measured from [MMM DD CCYY].

Signed for Minnesota Life Insurance Company
at St. Paul, Minnesota on the adjusted policy date.

[Gary R Christensen Christopher M Hilger
Secretary President]]

Basic Policy

Coverage Layer

Effective: [June 1, 2019]
Insured: [John A. Doe]
Age: [35]
Sex: [Male]
Risk Class: [Standard Non-Tobacco]
Insured: [Jane M. Doe]
Age: [35]
Sex: [Female]
Risk Class: [Standard Non-Tobacco]
[Cash Extra: \$100.00 monthly charge until Month DD, CCYY]

Coverage Layer Amount

[\$500,000]

Total Base Face Amount:

[\$500,000]

Additional Agreements

[No Lapse Guarantee Agreement

Effective: [June 1, 2019]

[There is a monthly charge for this agreement.]]

INFORMATION ABOUT THE AVAILABLE ACCOUNTS

[FIXED ACCOUNTS

Fixed Account A: [Long Term Strategy]
 [Fixed Account B]: [Dollar Cost Averaging]

[INDEXED ACCOUNTS

INDICES:

] INDEX WEIGHT:

[Indexed Account A: [Standard & Poor's 500® Composite Stock Price Index excluding dividends, or its successor. (1)] [100%]

Segment Term: 1 year

Index Credit Term: 1 year

Maximum Index Segment Charge: 0%

Participation Rate: 100%

Growth Floor: 0%

Growth Cap: [10.50% in effect on June 1, 2019]

Minimum Growth Cap: 2.00%

The Growth Cap will never be less than 2.00% for any segment.]

[Indexed Account B: [Standard & Poor's 500® Composite Stock Price Index excluding dividends, or its successor. (1)] [100%]

Segment Term: 1 year

Index Credit Term: 1 year

Maximum Index Segment Charge: 0%

Participation Rate: 140%

Growth Floor: 0%

Growth Cap: [6.50% in effect on June 1, 2019]

Minimum Growth Cap: 1.43%

The Growth Cap will never be less than 1.43% for any segment.]

[Indexed Account D: [Standard & Poor's 500® Composite Stock Price Index excluding dividends, or its successor. (1)] [100%]

Segment Term: 3 years

Index Credit Term: 3 years
 Maximum Index Segment Charge: 0%
 Participation Rate: 140%
 Growth Floor: 0%
 Growth Cap: [25.00% in effect on June 1, 2019]
 Minimum Growth Cap: 4.37%

The Growth Cap will never be less than 4.37% for any segment.]

INDEXED ACCOUNTS

INDICES:

INDEX WEIGHT:

[Indexed Account E:

[This Indexed Account includes the following indices:]

[The Barclay's Capital U.S. Aggregate Bond Index, U.S. investment grade, fixed rate bond market securities, including government, government agency, corporate, and mortgage-backed securities. (2)] [35%]

[Standard & Poor's 500® Composite Stock Price Index excluding dividends, or its successor. (1)] [35%]

[Euro STOXX 50® Index excluding dividends, European 50 blue chip stocks from 12 Eurozone countries, or its successor. (3)] [20%]

[Russell 2000® Index, equity index measuring 2000 smallest companies in the Russell 3000® Index of biggest U.S. Stocks, or its successor. (4)] [10%]

Segment Term: 1 year
 Index Credit Term: 1 year
 Maximum Index Segment Charge: 0%
 Participation Rate: 100%
 Growth Floor: 0%
 Growth Cap: [14.00% in effect on June 1, 2019]
 Minimum Growth Cap: 2.00%

The Growth Cap will never be less than 2.00% for any segment.]

[Indexed Account F:

[Euro STOXX 50® Index excluding dividends, European 50 blue chip stocks from 12 Eurozone countries, or its successor. (3)] [100%]

Segment Term: 1 year
 Index Credit Term: 1 year
 Maximum Index Segment Charge: 0%

Participation Rate: 100%

Growth Floor: 0%

Growth Cap: [12.25% in effect on June 1, 2019]

Minimum Growth Cap: 2.00%

The Growth Cap will never be less than 2.00% for any segment.]

[Indexed Account G:

[Standard & Poor's 500® Low Volatility Index
excluding dividends, or its successor. (1)]

[100%]

Segment Term: 1 year

Index Credit Term: 1 year

Indexed Account Charge: Maximum of .05%

Maximum Index Segment Charge: 0%

Participation Rate: [85%] in effect on [December 1, 2018]

Growth Floor: 0%

Growth Cap: [Unlimited] in effect on [December 1, 2018]

Minimum Growth Cap: 2.00%]

[Indexed Loan Account:

[This Indexed Account includes the
following indices:]

[The Barclay's Capital U.S. Aggregate Bond Index,
U.S. investment grade, fixed rate bond market
securities, including government, government
agency, corporate, and mortgage-backed securities.
(2)]

[35%]

[Standard & Poor's 500® Composite Stock Price
Index excluding dividends, or its successor. (1)]

[35%]

[Euro STOXX 50® Index excluding dividends,
European 50 blue chip stocks from 12 Eurozone
countries, or its successor. (3)]

[20%]

[Russell 2000® Index, equity index measuring 2000
smallest companies in the Russell 3000® Index of
biggest U.S. Stocks, or its successor. (4)]

[10%]

Segment Term: 1 year

Index Credit Term: 1 year

Maximum Index Segment Charge: 0%

[1-000-000W]

Participation Rate:	100%
Growth Floor:	0%
Growth Cap:	[14.00% in effect on June 1, 2019]
Minimum Growth Cap:	2.00%

The Growth Cap will never be less than 2.00% for any segment.]

INDEX-LINKED RETURNS FOR [STANDARD & POOR'S 500®, AND EURO STOXX 50® INDEX], DO NOT INCLUDE THE PORTION OF RETURNS GENERATED BY THE UNDERLYING INDEX THAT COME FROM DIVIDENDS.

ANY ELEMENT DEFINED FOR A SEGMENT ON A SEGMENT DATE FOR EACH INDEXED ACCOUNT OR INDEXED LOAN ACCOUNT CAN BE CHANGED BY MINNESOTA LIFE. ANY CHANGE IN THE ELEMENT WOULD AFFECT THE INDEX CREDITS, AND WOULD THUS AFFECT THE ACCUMULATION VALUE IN THAT INDEXED ACCOUNT OR INDEXED LOAN ACCOUNT. ANY CHANGE IN THE ELEMENT IS SUBJECT TO ANY GUARANTEE AND WILL BE BASED ON FUTURE ANTICIPATED EXPERIENCE.

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 - The accuracy or completeness of the EURO STOXX 50® and its data;
 - The merchantability and the fitness for a particular purpose or use of the EURO STOXX 50® and its data;
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Policy Loan Information

Fixed Interest Rate:	4.00%
Variable Interest Rate:	[4.25%] effective through [May 31, 2020]
Variable Interest Rate Factor:	[1.0%]
Variable Interest Rate Policy Loans Available:	[June 1, 2024]
Lockout Period:	[12 months]
[Indexed Policy Loan Interest Rate:	[5%]]
[Indexed Interest Rate Policy Loans Available:	[June 1, 2024]]

Other Important Information

Interim Account Transfer Date:	[The 3 rd Friday of each month]
Death Benefit Qualification Test:	[Guideline Premium Test]
Guaranteed Interest Rate:	2.00%
Net Amount at Risk Divisor:	1.001652

Nonforfeiture Mortality Table: [2017 Commissioners Standard Ordinary Gender Distinct, Tobacco Distinct, Age Nearest Birthday, Ultimate Mortality Table]

[2017 Commissioners Standard Ordinary Tobacco Distinct, Age Nearest Birthday, Table B (80% Male, 20% Female), Ultimate Mortality Table]

Industry Standard Regulation: NAIC Universal Life Insurance Model Regulation #585.

[Guideline Premium Test Death Benefit Percentage Factors:

<u>Age of Younger Insured</u>	<u>Percentage</u>	<u>Age of Younger Insured</u>	<u>Percentage</u>	<u>Age of Younger Insured</u>	<u>Percentage</u>
0-40	250%	54	157%	68	117%
41	243%	55	150%	69	116%
42	236%	56	146%	70	115%
43	229%	57	142%	71	113%
44	222%	58	138%	72	111%
45	215%	59	134%	73	109%
46	209%	60	130%	74	107%
47	203%	61	128%	75-90	105%
48	197%	62	126%	91	104%
49	191%	63	124%	92	103%
50	185%	64	122%	93	102%
51	178%	65	120%	94	101%
52	171%	66	119%	95-121	100%]
53	164%	67	118%		

[Cash Value Accumulation Test Table of Factors

The values represent the applicable attained age CVAT factors at each policy anniversary. Please contact us for the CVAT factors that occur on dates other than the policy anniversary.

<u>FACTOR</u>	<u>TO ANNIV DATE IN</u>	<u>FACTOR</u>	<u>TO ANNIV DATE IN</u>	<u>FACTOR</u>	<u>TO ANNIV DATE IN</u>	<u>FACTOR</u>	<u>TO ANNIV DATE IN</u>
[8.4588	2020	3.1928	2045	1.3426	2070	1.0000	2095
8.1335	2021	3.0724	2046	1.3100	2071	1.0000	2096
7.8208	2022	2.9569	2047	1.2801	2072	1.0000	2097
7.5202	2023	2.8460	2048	1.2527	2073	1.0000	2098
7.2313	2024	2.7396	2049	1.2278	2074	1.0000	2099
6.9536	2025	2.6376	2050	1.2053	2075	1.0000	2100
6.6867	2026	2.5398	2051	1.1848	2076	1.0000	2101
6.4301	2027	2.4460	2052	1.1661	2077	1.0000	2102
6.1835	2028	2.3561	2053	1.1487	2078	1.0000	2103
5.9464	2029	2.2700	2054	1.1322	2079	1.0000	2104
5.7185	2030	2.1876	2055	1.1157	2080	1.0000	2105]]
5.4994	2031	2.1088	2056	1.0986	2081		
5.2888	2032	2.0334	2057	1.0803	2082		
5.0863	2033	1.9614	2058	1.0595	2083		

4.8917	2034	1.8928	2059	1.0339	2084
4.7046	2035	1.8276	2060	1.0000	2085
4.5248	2036	1.7655	2061	1.0000	2086
4.3520	2037	1.7066	2062	1.0000	2087
4.1859	2038	1.6508	2063	1.0000	2088
4.0264	2039	1.5980	2064	1.0000	2089
3.8731	2040	1.5482	2065	1.0000	2090
3.7259	2041	1.5014	2066	1.0000	2091
3.5845	2042	1.4576	2067	1.0000	2092
3.4486	2043	1.4166	2068	1.0000	2093
3.3182	2044	1.3783	2069	1.0000	2094

Maximum Monthly Cost of Insurance Rates

[The maximum monthly cost of insurance rates for this combination of risk class are listed per \$1,000 of net amount at risk. The rate is applied to the base coverage.]

RATE	TO ANNIV DATE IN	RATE	TO ANNIV DATE IN	RATE	TO ANNIV DATE IN	RATE	TO ANNIV DATE IN
[0.00008	2020	0.09647	2045	5.85338	2070	75.47284	2095
0.00026	2021	0.11609	2046	6.67629	2071	83.17960	2096
0.00048	2022	0.14025	2047	7.72437	2072	83.33333	2097
0.00073	2023	0.16889	2048	8.86433	2073	83.33333	2098
0.00102	2024	0.20234	2049	10.10084	2074	83.33333	2099
0.00136	2025	0.24143	2050	11.33218	2075	83.33333	2100
0.00177	2026	0.28636	2051	12.22439	2076	83.33333	2101
0.00228	2027	0.33768	2052	13.42338	2077	83.33333	2102
0.00291	2028	0.39743	2053	14.98048	2078	83.33333	2103
0.00369	2029	0.46574	2054	16.88145	2079	83.33333	2104
0.00467	2030	0.54748	2055	19.21169	2080	83.33333	2105]
0.00584	2031	0.64438	2056	21.49846	2081		
0.00730	2032	0.76481	2057	23.94682	2082		
0.00888	2033	0.90311	2058	24.75310	2083		
0.01077	2034	1.06159	2059	26.35975	2084		
0.01316	2035	1.24527	2060	28.73671	2085		
0.01607	2036	1.45678	2061	31.23543	2086		
0.01980	2037	1.70511	2062	34.13909	2087		
0.02430	2038	1.99759	2063	37.45990	2088		
0.02992	2039	2.33783	2064	41.31436	2089		
0.03695	2040	2.72825	2065	45.73402	2090		
0.04547	2041	3.21523	2066	50.58031	2091		
0.05561	2042	3.76975	2067	55.90818	2092		
0.06702	2043	4.37520	2068	61.68799	2093		
0.08041	2044	5.06393	2069	68.20109	2094		

Other Policy Charges

Premium Charge

A maximum of 10% of each premium paid.

Monthly Policy Charge

The Monthly Policy Charge will not exceed \$30.00 per month plus \$0.0125 per \$1,000 of face amount per month.

Transaction Charge

The maximum Transaction Charge is \$200.00 per transaction.

Illustrative Report Charge

The maximum charge for an additional annual illustration is \$250.00.

Policy Issue Charge

Each of the following Policy Issue Charge(s) will be assessed monthly against the accumulation value.

<u>Amount</u>	<u>Effective</u>	<u>Until</u>
[\$90.00	June 1, 2019	May 31, 2029]

Electronic Funds Transfer Charge

The maximum Electronic Funds Transfer Charge will not exceed \$250.00 per transfer when amounts are transferred from your policy.

No Lapse Guarantee Agreement Charge

The monthly NLGA charge will not exceed [\$0.35] per \$1,000 of face amount per month.]

[No Lapse Guarantee Agreement (NLGA) Account Value Information

<u>NLGA Interest Rate:</u>	<u>[5.00%]</u>
<u>NLGA Net Amount at Risk Divisor:</u>	<u>[1.004074]</u>
<u>NLGA Premium Charge:</u>	<u>A maximum of [15.0%] of each premium paid.</u>
<u>NLGA Annual Premium Limitation:</u>	<u>[\$82,740]</u>

NLGA Policy Issue Charge

<u>Amount</u>	<u>Effective</u>	<u>Until</u>
<u>[\$68.33]</u>	<u>June 1, 2019</u>	<u>June 1, 2044]</u>

[NLGA Value [Preferred Non-Tobacco] Guaranteed Maximum Monthly Cost of Insurance Rates

The NLGA Value [preferred non-tobacco] guaranteed maximum monthly cost of insurance rates are listed per \$1,000 of net amount at risk. [For a special risk class the cost of insurance rates are a multiple of the rating percentage and never larger than 83.33333.]

<u>RATE</u>	<u>TO ANNIV DATE IN</u>	<u>RATE</u>	<u>TO ANNIV DATE IN</u>	<u>RATE</u>	<u>TO ANNIV DATE IN</u>	<u>RATE</u>	<u>TO ANNIV DATE IN</u>
<u>0.02942</u>	<u>2020</u>	<u>0.26950</u>	<u>2045</u>	<u>3.98275</u>	<u>2070</u>	<u>23.81708</u>	<u>2095</u>
<u>0.03117</u>	<u>2021</u>	<u>0.30125</u>	<u>2046</u>	<u>4.44683</u>	<u>2071</u>	<u>25.20375</u>	<u>2096</u>
<u>0.03267</u>	<u>2022</u>	<u>0.34008</u>	<u>2047</u>	<u>4.90883</u>	<u>2072</u>	<u>26.67142</u>	<u>2097</u>
<u>0.03525</u>	<u>2023</u>	<u>0.38392</u>	<u>2048</u>	<u>5.46000</u>	<u>2073</u>	<u>28.22400</u>	<u>2098</u>
<u>0.03758</u>	<u>2024</u>	<u>0.43033</u>	<u>2049</u>	<u>6.05025</u>	<u>2074</u>	<u>29.86708</u>	<u>2099</u>
<u>0.04017</u>	<u>2025</u>	<u>0.47975</u>	<u>2050</u>	<u>6.53650</u>	<u>2075</u>	<u>31.60692</u>	<u>2100</u>
<u>0.04367</u>	<u>2026</u>	<u>0.53033</u>	<u>2051</u>	<u>7.12483</u>	<u>2076</u>	<u>33.44733</u>	<u>2101</u>
<u>0.04800</u>	<u>2027</u>	<u>0.58200</u>	<u>2052</u>	<u>7.74800</u>	<u>2077</u>	<u>35.39467</u>	<u>2102</u>
<u>0.05292</u>	<u>2028</u>	<u>0.63808</u>	<u>2053</u>	<u>8.41000</u>	<u>2078</u>	<u>37.45517</u>	<u>2103</u>
<u>0.05875</u>	<u>2029</u>	<u>0.69658</u>	<u>2054</u>	<u>9.11542</u>	<u>2079</u>	<u>39.63658</u>	<u>2104</u>
<u>0.06550</u>	<u>2030</u>	<u>0.76758</u>	<u>2055</u>	<u>9.86208</u>	<u>2080</u>	<u>41.85075</u>	<u>2105]</u>
<u>0.07200</u>	<u>2031</u>	<u>0.84742</u>	<u>2056</u>	<u>10.49950</u>	<u>2081</u>		
<u>0.07917</u>	<u>2032</u>	<u>0.95208</u>	<u>2057</u>	<u>11.17808</u>	<u>2082</u>		
<u>0.08350</u>	<u>2033</u>	<u>1.06350</u>	<u>2058</u>	<u>11.89933</u>	<u>2083</u>		
<u>0.08850</u>	<u>2034</u>	<u>1.18175</u>	<u>2059</u>	<u>12.66650</u>	<u>2084</u>		
<u>0.09550</u>	<u>2035</u>	<u>1.31183</u>	<u>2060</u>	<u>13.49333</u>	<u>2085</u>		
<u>0.10375</u>	<u>2036</u>	<u>1.45483</u>	<u>2061</u>	<u>14.27892</u>	<u>2086</u>		
<u>0.11500</u>	<u>2037</u>	<u>1.62158</u>	<u>2062</u>	<u>15.12267</u>	<u>2087</u>		
<u>0.12725</u>	<u>2038</u>	<u>1.81742</u>	<u>2063</u>	<u>16.01475</u>	<u>2088</u>		
<u>0.14283</u>	<u>2039</u>	<u>2.04492</u>	<u>2064</u>	<u>16.95967</u>	<u>2089</u>		
<u>0.16208</u>	<u>2040</u>	<u>2.29517</u>	<u>2065</u>	<u>17.94675</u>	<u>2090</u>		
<u>0.18183</u>	<u>2041</u>	<u>2.57158</u>	<u>2066</u>	<u>18.99217</u>	<u>2091</u>		
<u>0.20325</u>	<u>2042</u>	<u>2.87308</u>	<u>2067</u>	<u>20.09750</u>	<u>2092</u>		
<u>0.22192</u>	<u>2043</u>	<u>3.20158</u>	<u>2068</u>	<u>21.26833</u>	<u>2093</u>		
<u>0.24350</u>	<u>2044</u>	<u>3.56867</u>	<u>2069</u>	<u>22.50692</u>	<u>2094</u>		

Surrender Value Proceeds or Death Proceeds Alternative Settlement Options

Option 1: Interest Payments

Please refer to the "Payment of Surrender Value Proceeds or Death Proceeds" section of your policy.

Option 2: Payments for a Specified Period

Monthly payments per \$1,000 of proceeds applied under this option are shown below.

<u>Number of Years</u>	<u>Monthly Payments</u>
5	\$17.08
10	8.75
15	5.98
20	4.59
25	3.76

Option 3: Life Income

[Monthly payments per \$1,000 of proceeds based on the [Annuity 2000 Table] and applied under this option are shown below.

Life Income with Payments Guaranteed for Male

<u>Age</u>	<u>Life</u>	<u>5 Years</u>	<u>10 Years</u>	<u>20 Years</u>
[50	\$2.98	\$2.98	\$2.97	\$2.89
55	3.37	3.37	3.34	3.20
60	3.89	3.87	3.82	3.55
65	4.58	4.55	4.43	3.90
70	5.54	5.46	5.20	4.21
75	6.87	6.67	6.08	4.43]

Life Income with Payments Guaranteed for Female

<u>Age</u>	<u>Life</u>	<u>5 Years</u>	<u>10 Years</u>	<u>20 Years</u>
[50	\$2.75	\$2.74	\$2.74	\$2.70
55	3.08	3.08	3.06	2.99
60	3.52	3.51	3.49	3.34
65	4.11	4.09	4.03	3.72
70	4.93	4.89	4.75	4.09
75	6.12	6.01	5.66	4.37]

[Monthly payments for each \$1,000 of proceeds based on the [Annuity 2000 Table] and applied under this option are shown below.

Life Income with Payments Guaranteed for Unisex

<u>Age</u>	<u>Life</u>	<u>5 Years</u>	<u>10 Years</u>	<u>20 Years</u>
[50	\$2.79	\$2.79	\$2.78	\$2.74
55	3.14	3.14	3.12	3.04
60	3.59	3.58	3.55	3.38
65	4.20	4.18	4.11	3.76
70	5.05	5.00	4.84	4.12
75	6.26	6.14	5.75	4.38]

Option 4: Payments of a Specified Amount

Please refer to the "Payment of Surrender Value Proceeds or Death Proceeds" section of your policy.

Settlement Option Guaranteed Annual Interest Rate: 1%

Surrender Charges

The maximum Surrender Charges shown below will be assessed against the accumulation value at the time this policy is surrendered in full.

<u>Amount</u>	<u>Through</u>	<u>Amount</u>	<u>Through</u>	<u>Amount</u>	<u>Through</u>
\$11,049.24	07/2019	\$10,665.24	11/2022	\$10,258.08	03/2026
\$11,049.24	08/2019	\$10,665.24	12/2022	\$10,258.08	04/2026
\$11,049.24	09/2019	\$10,665.24	01/2023	\$10,258.08	05/2026
\$11,049.24	10/2019	\$10,665.24	02/2023	\$10,258.08	06/2026
\$11,049.24	11/2019	\$10,665.24	03/2023	\$10,117.00	07/2026
\$11,049.24	12/2019	\$10,665.24	04/2023	\$10,117.00	08/2026
\$11,049.24	01/2020	\$10,665.24	05/2023	\$10,117.00	09/2026
\$11,049.24	02/2020	\$10,665.24	06/2023	\$10,117.00	10/2026
\$11,049.24	03/2020	\$10,532.16	07/2023	\$10,117.00	11/2026
\$11,049.24	04/2020	\$10,532.16	08/2023	\$10,117.00	12/2026
\$11,049.24	05/2020	\$10,532.16	09/2023	\$10,117.00	01/2027
\$11,049.24	06/2020	\$10,532.16	10/2023	\$10,117.00	02/2027
\$10,923.74	07/2020	\$10,532.16	11/2023	\$10,117.00	03/2027
\$10,923.74	08/2020	\$10,532.16	12/2023	\$10,117.00	04/2027
\$10,923.74	09/2020	\$10,532.16	01/2024	\$10,117.00	05/2027
\$10,923.74	10/2020	\$10,532.16	02/2024	\$10,117.00	06/2027
\$10,923.74	11/2020	\$10,532.16	03/2024	\$9,973.16	07/2027
\$10,923.74	12/2020	\$10,532.16	04/2024	\$9,973.16	08/2027
\$10,923.74	01/2021	\$10,532.16	05/2024	\$9,973.16	09/2027
\$10,923.74	02/2021	\$10,532.16	06/2024	\$9,973.16	10/2027
\$10,923.74	03/2021	\$10,396.45	07/2024	\$9,973.16	11/2027
\$10,923.74	04/2021	\$10,396.45	08/2024	\$9,973.16	12/2027
\$10,923.74	05/2021	\$10,396.45	09/2024	\$9,973.16	01/2028
\$10,923.74	06/2021	\$10,396.45	10/2024	\$9,973.16	02/2028
\$10,795.75	07/2021	\$10,396.45	11/2024	\$9,973.16	03/2028
\$10,795.75	08/2021	\$10,396.45	12/2024	\$9,973.16	04/2028
\$10,795.75	09/2021	\$10,396.45	01/2025	\$9,973.16	05/2028
\$10,795.75	10/2021	\$10,396.45	02/2025	\$9,973.16	06/2028
\$10,795.75	11/2021	\$10,396.45	03/2025	\$9,826.54	07/2028
\$10,795.75	12/2021	\$10,396.45	04/2025	\$9,826.54	08/2028
\$10,795.75	01/2022	\$10,396.45	05/2025	\$9,826.54	09/2028
\$10,795.75	02/2022	\$10,396.45	06/2025	\$9,826.54	10/2028
\$10,795.75	03/2022	\$10,258.08	07/2025	\$9,826.54	11/2028
\$10,795.75	04/2022	\$10,258.08	08/2025	\$9,826.54	12/2028
\$10,795.75	05/2022	\$10,258.08	09/2025	\$9,826.54	01/2029
\$10,795.75	06/2022	\$10,258.08	10/2025	\$9,826.54	02/2029
\$10,665.24	07/2022	\$10,258.08	11/2025	\$9,826.54	03/2029
\$10,665.24	08/2022	\$10,258.08	12/2025	\$9,826.54	04/2029
\$10,665.24	09/2022	\$10,258.08	01/2026	\$9,826.54	05/2029
\$10,665.24	10/2022	\$10,258.08	02/2026	\$9,826.54	06/2029]

**INDIVIDUAL JOINT LIFE SURVIVORSHIP
INDEXED UNIVERSAL LIFE INSURANCE POLICY
Form 19-20202-S.08 – POLICY DATA PAGES
STATEMENT of VARIABILITY
November 19, 2019**

Minnesota Life Insurance Company certifies that any change or modification to a variable item shall be administered in accordance with the requirements in the Variability of Information section, including any requirements for prior approval of a change or modification.

SECTION:	VARIABLE DATA	EXPLANATION
Marketing Name	Marketing Name	This is bracketed to display the current marketing name for the product.
Insured	36 characters	First Individual Insured's Name
Issue Age	Range: 20 through 90	Issue Age of first insured
Sex	Male, Female, Unisex	Defines Sex for rates
Insured	36 characters	Second Individual Insured's Name
Issue Age	Range: 20 through 90	Issue Age of second insured
Sex	Male, Female, Unisex	Defines Sex for rates
Policy Number	Alphanumeric value – 8 digits/characters long	Varies by policy.
Policy Date	Effective Date of the policy: Month, DD, CCYY	Defines policy as a new issue
Policy Change Date	Policy Change Date: Month, DD, CCYY	A. This only prints on a new set of data pages when a policy change has been made. B. Subsequent changes, only the date will be updated.
Death Benefit Option	Level Increasing Sum of Premiums	Displays Death Benefit Option in effect as of the policy date or most recent policy change date.
Insurance Amount as of	Date: Month, DD, CCYY	Effective date of the policy.
Face Amount	Amount (\$x,xxx,xxx.xx)	Face amount of policy - varies by policy.
Total Insurance Amount	Amount (\$x,xxx,xxx.xx)	Face amount plus term insurance amount, if any, varies by policy.
Monthly Initial Minimum Premium	Amount (\$x,xxx,xxx.xx) Date (Month, DD, CCYY)	A. Defines the minimum monthly amount of premium used to determine the minimum payment required to put the policy in force. B. Effective date of coverage.

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Planned Premium	\$X,XXX,XXX.XX Monthly \$X,XXX,XXX.XX Quarterly \$X,XXX,XXX.XX Semiannual \$X,XXX,XXX.XX Annual	Defines premium amount and mode the owner intends to pay.
Maturity Date	Date policy matures: Month, DD, CCYY	Varies by policy.
Policy Change Paragraph	Policy change text concerning new suicide and incontestable periods. Date of change to the policy: Month, DD, CCYY	Prints when there is a post effective change to the inforce policy. Subsequent changes, only the date will be updated.
Officer Names and Titles	Change in Officer Name or Title	In the event the title or name of an officer signing the policy or contract forms changes, any new title or name utilized will be the title or name of an officer of the company.
Basic Policy – Coverage Layer Repeats for second insured	All information in each coverage layer is specific to that layer. a. Effective: Month, DD, CCYY b. Insured c. Age d. Sex e. Risk Class	a. New issue creates one coverage layer with the effective date of issue. b. Individual Insured's Name c. Age as of the effective date. d. Sex of insured e. One of the 8 risk classes offered. The risk class is unique to each insured within each coverage layer. <ul style="list-style-type: none"> Preferred Select Non-Tobacco Preferred Non-Tobacco Preferred Tobacco Non-Tobacco Plus Standard Non-Tobacco Standard Tobacco Special Risk XXX% Tobacco Special Risk XXX% Non-Tobacco
Cash Extra	Amount, Month, DD, CCYY	Cash extra can be either temporary or permanent dependent upon extra risk of health or avocation. This will only print if the policy has a cash extra.
Coverage Layer Amount	Amount (\$x,xxx,xxx.xx)	Specific to each coverage layer

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Total Base Face Amount	Amount (\$x,xxx,xxx.xx)	Total face amount of policy varies by policy; totals all coverage layers
Policy Number (repeats on each page)	Alphanumeric value – 8 digits/characters long	Varies by policy.
Additional Agreements (a) Lists optional agreements available for this policy. (b) Only those Optional agreements chosen by owner will print. (c) If no agreements chosen, this section will not print	Only newly filed agreements for this product are displayed in this section. Previously approved agreements that will appear in this section of the Data Pages, have been listed on other Statements of Variability. <u>No Lapse Guarantee Agreement</u>	The effective date for any agreement will be the date the agreement is issued with a new policy or added to an in force policy. <u>No Lapse Guarantee Agreement</u> <u>(a) Effective date of agreement</u> <u>(b) Statement of whether there is a monthly charge for the agreement. This statement will not appear if the charge is zero.</u>
Page Numbers (bottom right of each page)	Page number starting with 1.2 Current: 1.2 – 1.174 Range: 1.2 – 1.30	The page number each section appears on will vary by policy.
Fixed Accounts	Currently: Fixed Account A (will always be available) Fixed Account B Range: Minimum of 1 Fixed Account Maximum of 20 Fixed Accounts	Itemizes all the Fixed Accounts the company is offering at that point in time and their respective short description. All available accounts will always display regardless of the specific accounts chosen by the owner. Accounts may be added or discontinued at any time pursuant to contract language requirements.
Indexed Accounts	Currently: Indexed Account A Indexed Account B Indexed Account D Indexed Account E Indexed Account F Indexed Account G Range: Minimum of 1 Indexed Account Maximum of 20 Indexed Accounts	Itemizes all the indexed accounts available at that point in time and their respective descriptions. All accounts available at that point in time will always display regardless of the specific accounts chosen by the owner. Any combination of approved indexed accounts and their respective descriptions may be offered.

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		Accounts may be added at any time pursuant to prior approval from the state where the policy was issued.
Indexed Accounts A	<p>Itemizes each Account's details</p> <ul style="list-style-type: none"> a. Short description of the Index b. Growth Cap Range: 2% through 200% Effective Date: Month Date, CCYY c. Index Weight Range: 1% to 100% 	<p>Will only print if available.</p> <ul style="list-style-type: none"> a. Legal short description of the Index(s). May only change upon specific directive from the Index as to their new legal description to be used. b. Growth Cap maximum credit percentage. Specific to the Account and can change at issue or policy change. The growth cap can change monthly and will be noted on the annual statement that is sent to the policyholder. c. Each indexed account has a weight assigned to each index used in that indexed account. The weight represents the percentage of each index growth rate used in the segment growth rate calculation.
Index Account B	<p>Itemizes each Account's details.</p> <ul style="list-style-type: none"> a. Short description of the Index b. Growth Cap Range: 1.43% through 200% Effective Date: Month Date, CCYY c. Index Weight Range: 1% to 100% 	Same as above
Index Account D	<p>Itemizes each Account's details.</p> <ul style="list-style-type: none"> a. Short description of the Index b. Growth Cap Range: 4.37% through 200% Effective Date: Month Date, CCYY c. Index Weight Range: 1% to 100% 	Same as above
Index Account E	<p>Itemizes each Account's details.</p> <ul style="list-style-type: none"> a. Short description of the Index b. Growth Cap Range 2% through 200% Effective Date: Month Date, CCYY c. Index Weight Range: 1% to 100% 	Same as above

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Index Account F	<p>Itemizes each Account's details.</p> <ul style="list-style-type: none"> a. Short description of the Index b. Growth Cap Range: 2% through 200% Effective Date: Month Date, CCYY c. Index Weight Range: 1% to 100% 	Same as above
Indexed Account G	<p>Itemizes each Account's details</p> <ul style="list-style-type: none"> a. Short description of the Index b. Participation Rate: Range: 30% through 200% Effective Date: Month Date, CCYY c. Growth Cap – Currently Unlimited Range: 2.00% through Unlimited Effective Date: Month Date, CCYY d. Index Weight Range: 1% to 100% 	<p>Will only print if available</p> <ul style="list-style-type: none"> a. Legal short description of the Index(s). May only change upon specific directive from the Index as to their new legal description to be used. b. Participation rate used to calculate the index credit for each segment at end of index credit term. It can change for any new segment that is created. c. Growth Cap maximum credit percentage. Specific to the Account and can vary at issue or policy change. The growth cap can change monthly and will be noted on the annual statement that is sent to the policyholder. d. Each indexed account has a weight assigned to each index used in that indexed account. The weight represents the percentage of each index growth rate used in the segment growth rate calculation.
Index Loan Account	<p>Itemizes each Account's details.</p> <ul style="list-style-type: none"> a. Short description of the Index b. Index Weight Range: 1% to 100% c. Growth Cap Range 2% through 200% Effective Date: Month Date, CCYY 	<ul style="list-style-type: none"> a. Legal short description of the Index(s). May only change upon specific directive from the Index as to their new legal description to be used. b. Each indexed account has a weight assigned to each index used in that indexed account. The weight represents the percentage of each index growth rate used in the segment growth rate calculation.

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		c. Growth Cap maximum credit percentage. Specific to the Account and can change at issue or policy change. The growth cap can change monthly and will be noted on the annual statement that is sent to the policyholder.
Index Dividend Disclosure	Name of Index	Only the names of any applicable index will print.
Index Disclosures	Full legal description and disclosure of legal permission to use said index. Prints immediately following the complete list of indices. Only one disclosure will print for an index regardless of the number of times an index is used in different indices.	Includes numerical footnote key for each index to the full description of the external index and permission to use the index. Description and/or disclosure may change if "index owner" notifies us language change is required. Additional disclosures may be added for any new Index.
Variable Interest Rate	Currently 4.25% guaranteed for one year from date of issue Range: 2% to 25% Date for how long variable interest rate is in effect.	Rate in effect at issue date for the first policy year. Varies annually based on outside index.
Variable Interest Rate Factor	Currently: 1% Range: 0.05% - 5.0%	Maximum guaranteed for life of the policy. Any change will apply to new issues only.
Variable Interest Rate Policy Loans Available Date	Currently: 5 years from policy date Range: 0-10 years from policy date	Date Variable Interest Rate Loans are available on this policy.
Lockout Period	Currently: 12 months Range: 1 – 24 months	The period of time during which no transfers from Fixed Account A to the Indexed Accounts will be allowed. Begins anytime a fixed interest rate loan is taken.
Indexed Policy Loan Interest Rate	Currently: 5% Range: 2% to 8%	Rate in effect at issue date for the first policy year. Varies annually based on outside index.
Indexed Interest Rate Policy Loans Available	Currently: 5 years from policy date Range: 0-10 years from policy date	Date Indexed Interest Rate Policy Loans are available on this policy.

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Interim Account Transfer Date	Currently the 3 rd Friday of each month. Could be any day of the month.	Date money is transferred from the interim account to the fixed and/or indexed accounts or between the fixed and indexed accounts. Not anticipated to change. If it changes, new transfer date would apply to new issues only.
Death Benefit Qualification Test	Cash Value Accumulation Test, or Guideline Premium Test	IRS life insurance qualification test is chosen by owner at issue. Once chosen, it cannot change.
Nonforfeiture Mortality Table	The name of the table that is used for the basis for the calculations of the nonforfeiture values.	Only one name of the table will print corresponding to the sex at issue (sex distinct or unisex).
Guideline Premium Test Death Benefit Percentage Factors	Guideline Premium Test percentage factors do not change.	Percentage Factors section will only print if Guideline Premium Test is chosen as Death Benefit Qualification Test
Cash Value Accumulation Test Death Benefit Percentage Factors	The table of Cash Value Accumulation Test factors by policy anniversary along with the percent.	This will only print if Cash Value Accumulation Test is chosen as Death Benefit Qualification Test. CVAT factors will be shown beginning with the first policy year until the factor applicable on the anniversary when the younger insured is age 120. These factors will vary based on the Nonforfeiture Mortality Table.
Maximum Monthly Cost of Insurance Rates page	Depending on the agreements attached, the wording will change.	If the Term Insurance Agreement is attached, the wording at the top of the page will so indicate that Agreement. Rates are guaranteed and vary for each policy by a combination of both the insured's and the second insured's age at issue, sex, and tobacco status.
Policy Issue Charge	Charge Amount: Unique to each coverage layer. Range: \$0.00 to \$2.50 per \$1,000 of Face Amount, per month. Effective: Month, DD, CCYY Until: Month, DD, CCYY	Will be one line of data for each coverage layer. Any additional line will coincide with each additional layer of coverage, if any.

**INDIVIDUAL JOINT LIFE SURVIVORSHIP
INDEXED UNIVERSAL LIFE INSURANCE POLICY
Form 19-20202-S.08 – POLICY DATA PAGES
STATEMENT of VARIABILITY
November 19, 2019**

Minnesota Life Insurance Company certifies that any change or modification to a variable item shall be administered in accordance with the requirements in the Variability of Information section, including any requirements for prior approval of a change or modification.

<u>No Lapse Guarantee Agreement Charge</u>	<u>Current Charge: \$0.35</u> <u>Range: \$0.00 to \$2.50</u>	<u>Will only print if the No Lapse Guarantee Agreement is on the policy and if the charge is greater than \$0.00.</u> <u>If agreement charge changes, it will be for new issues only.</u>
<u>No Lapse Guarantee Agreement (NLGA) Account Value Information</u>	<u>NLGA Interest Rate: Current 5.0%</u> <u>Range: 0.5% - 10.0%</u> <u>NLGA net amount at risk divisor</u> <u>Current 1.004074</u> <u>Range: 1.000416 – 1.007974</u> <u>NLGA Premium Charge</u> <u>Current 15.0%</u> <u>Range: 0.1% to 30.0%</u> <u>NLGA Annual Premium Limitation</u> <u>(\$x,xxx,xxx)</u> <u>Current: \$82,740</u> <u>Range: \$1 - \$999,999,999</u> <u>NLGA Policy Issue Charge</u> <u>Charge Amount: Unique to each layer.</u> <u>Range: \$.01 to \$30.00 per thousand</u> <u>Effective: Month, DD, CCYY</u> <u>Until: Month, DD, CCYY</u>	<u>This page will only print if the owner has selected the No Lapse Guarantee Agreement</u> <u>Current charges, percentages, year ranges not anticipated to change. If any changes, they would apply to new issues only.</u> <u>NLGA Annual Premium Limitation varies by policy.</u> <u>NLGA Policy Issue Charge assessed monthly at issue and on each increase in net amount at risk.</u>
<u>NLGA Value Guaranteed Maximum Monthly Cost of Insurance Rates</u>	<u>One of the 8 risk classes offered.</u> <u>The risk class is unique within each coverage layer:</u> <u>Preferred Select Non-Tobacco</u> <u>Preferred Non-Tobacco</u> <u>Non-Tobacco Plus</u> <u>Preferred Tobacco</u> <u>Standard Non-Tobacco</u> <u>Standard Tobacco</u> <u>Special Risk XXX% Tobacco</u> <u>Special Risk XXX% Non-Tobacco</u>	<u>This page will only print if the owner has selected the No Lapse Guarantee Agreement.</u> <u>The risk class is unique to each insured within each coverage layer.</u>
<u>NLGA Value Guaranteed maximum Monthly Cost</u>	<u>One of the 8 risk classes offered.</u>	<u>The risk class is unique to each insured within each coverage layer.</u>

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<u>of Insurance Rates (statement)</u>	<u>The risk class is unique within each coverage layer:</u> <u>Preferred Select Non-Tobacco</u> <u>Preferred Non-Tobacco</u> <u>Non-Tobacco Plus</u> <u>Preferred Tobacco</u> <u>Standard Non-Tobacco</u> <u>Standard Tobacco</u> <u>Special Risk XXX% Tobacco</u> <u>Special Risk XXX% Non-Tobacco</u>	
<u>NLGA Value Guaranteed maximum Monthly Cost of Insurance Rates</u>	<u>Statement about special risk class</u>	<u>This statement will only print if the policy has a rating.</u>
<u>NLGA maximum Monthly Cost of Insurance Rates table</u>	<u>Calendar year and rate</u> <u>Rate range: 0.00001 - 83.33333</u>	<u>Varies by policy</u>
Surrender Value Proceeds or Death Proceeds Alternative Settlement Options	The policy owner or beneficiary may select one of the settlement options identified in the 'Payment of Surrender Value Proceeds or Death Proceeds' section of the policy.	Only the table corresponding to the sex at issue for the settlement option 3 (sex distinct or unisex) will vary. The applicable table will print on the data pages.
Option 3 Life Income	Annuity 2000 Table Table of Values	The name of the annuity table that is used. If changed, it will be for new issues only to reflect updates in annuity mortality. The values will be updated to correspond with the table that is used.
Surrender Charges	Months, years and charges	First paragraph never changes. Month varies by beginning month of issue. Charge varies by month, underwriting class, face amount, tobacco status